

**THE 2006 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE LICENSEES**

OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2006



BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**STATE CORPORATION COMMISSION**

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MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

THEODORE V. MORRISON, JR.

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2006

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the Supplement to the 2006 Annual Report of the Bureau of Financial Institutions - Consumer Finance Licensees.

Respectfully,

E. J. FACE, JR.  
Commissioner of Financial Institutions

## **BUREAU OF FINANCIAL INSTITUTIONS**

E. J. FACE, JR.  
Commissioner of Financial Institutions

### **ADMINISTRATION AND FINANCE**

GERALD E. FALLEN  
Assistant Commissioner

### **BANKS AND SAVINGS INSTITUTIONS**

JOHN M. CROCKETT  
Deputy Commissioner

### **CONSUMER FINANCE**

SUSAN E. HANCOCK  
Deputy Commissioner

### **CORPORATE STRUCTURE AND RESEARCH**

NICHOLAS C. KYRUS  
Deputy Commissioner

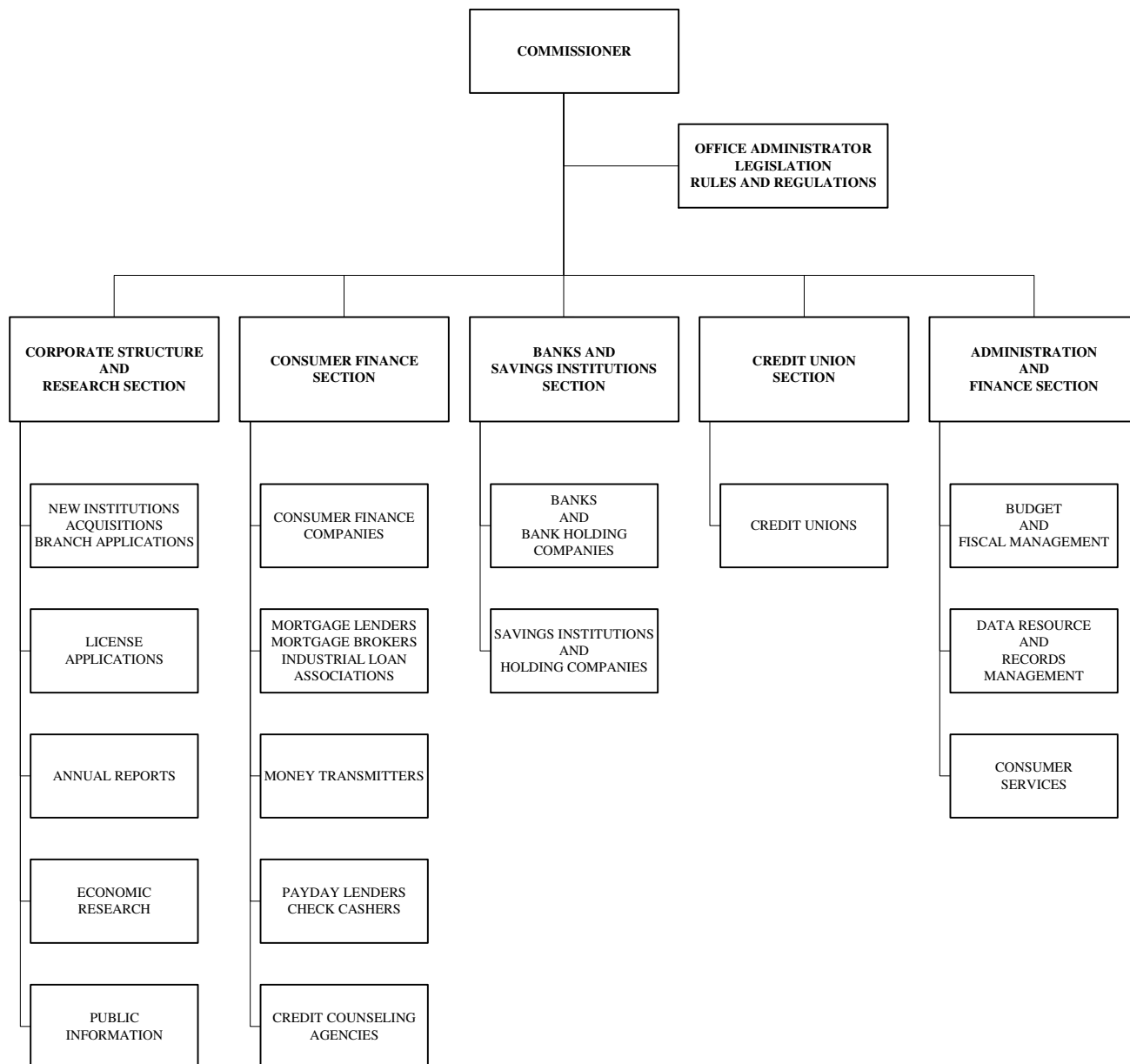
### **CREDIT UNIONS**

GEORGE H. LATHAM  
Deputy Commissioner

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**ORGANIZATIONAL CHART**  
**BUREAU OF FINANCIAL INSTITUTIONS**



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**THE STATE CORPORATION COMMISSION**

The State Corporation Commission (“Commission”) is an independent state agency established by the Constitution of Virginia. The Commission is organized as a fourth branch of government with its own legislative, administrative, and judicial powers. The Commission’s authority encompasses utilities, insurance, financial institutions, securities, retail franchising, and railroad safety. It is the state’s central filing office for corporations, limited partnerships, limited liability companies and Uniform Commercial Code liens. The Commission also assesses public service corporations for state and local taxation.

**THE BUREAU OF FINANCIAL INSTITUTIONS**

The State Corporation Commission’s Bureau of Financial Institutions (“Bureau”) is responsible under Title 6.1 of the Code of Virginia for the regulation and supervision of all depository and non-depository financial institutions. Depository institutions are comprised of state-chartered banks, savings institutions, and credit unions. Non-depository institutions consist of trust companies, industrial loan associations, consumer finance companies, mortgage lenders and brokers, money order sellers and money transmitters, credit counseling agencies, check cashers and payday lenders. Each is required to obtain a license from the Commission, with the exception of check cashers, which are required to register pursuant to Chapter 17 of Title 6.1 of the Code of Virginia (“Check Casher Act”).

Within the Bureau, the Corporate Structure and Research section is responsible for processing and investigating all applications filed by depository and non-depository financial institutions for certificates of authority and licenses, and for processing check casher registrations. The Consumer Finance and Mortgage section is responsible for the supervision (examination) of all non-depository institutions, with the exception of trust companies. The Credit Union section supervises credit unions and the Banks and Savings Institutions section supervises banks, savings institutions, and trust companies.

Chapter 6 of Title 6.1 of the Code of Virginia, the "Consumer Finance Act", authorizes licensees under the Act to make consumer (non-business) installment loans at annual interest rates greater than 12 percent. The Act covers such loans made from locations within the Commonwealth. Borrowers of \$2,500 or less may be charged a maximum annual percentage rate of 36 percent. Any amount agreed upon in writing may be charged on loans of over \$2,500. A consumer finance licensee may not conduct any other business in its licensed offices unless it first gives 30 days written notice to the Commission.

As of December 31, 2006, the Bureau of Financial Institutions regulated 17 consumer finance companies operating 231 offices. During 2006, the Bureau of Financial Institutions received and/or acted upon 48 applications for licenses, additional offices and relocation of existing offices pursuant to the Consumer Finance Act.

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**Consumer Finance -- Applications Received and/or Acted Upon**

**New Consumer Finance Offices**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/12/05	Wells Fargo Financial Virginia, Inc.	10419 Midlothian Turnpike Chesterfield County, VA	Approved 01/25/06
12/12/05	Wells Fargo Financial Virginia, Inc.	5946-A Richmond Highway Fairfax County, VA	Approved 01/25/06
01/17/06	CitiFinancial Services, Inc.	6328 Richmond Highway, Suite J Fairfax County, VA	Approved 03/08/06
02/21/06	SLM Financial Corporation, d/b/a Sallie Mae Financial	4151 Quarles Court City of Harrisonburg, VA	Approved 04/05/06
03/16/06	CitiFinancial Services, Inc.	11217-B Lee Highway Fairfax County, VA	Approved 04/10/06
04/06/06	American General Financial Services of America, Inc.	12760 Jefferson Davis Highway Chester, Chesterfield County, VA	Approved 05/22/06
04/17/06	CitiFinancial Services, Inc.	5123 Waterway Drive Dumfries, Prince William County, VA	Approved 05/22/06
04/25/06	CitiFinancial Services, Inc.	47010 Community Plaza, Suite 110 Sterling, Loudoun County, VA	Approved 06/06/06
05/05/06	CitiFinancial Services, Inc.	5606 Portsmouth Boulevard City of Portsmouth, VA	Approved 06/07/06
05/22/06	American General Financial Services of America, Inc.	376 Waterloo Street Warrenton, Fauquier County, VA	Approved 06/13/06
07/25/06	CitiFinancial Services, Inc.	707 East Atlantic Street, Suite 3A South Hill, Mecklenburg County, VA	Approved 08/28/06
07/27/06	Beneficial Virginia Inc.	267 Garrisonville Road, Suite 101 Stafford County, VA	Approved 08/22/06
08/23/06	Wells Fargo Financial Virginia, Inc.	4095 Ironbound Road, Courthouse Green City of Williamsburg, VA	Approved 09/26/06
10/05/06	Omni Financial of Virginia, Inc.	7724 Hampton Boulevard City of Norfolk, VA	Pending
10/05/06	Omni Financial of Virginia, Inc.	1581 General Booth Boulevard Ste 103 City of Virginia Beach, VA	Withdrawn 12/06/06
10/12/06	CitiFinancial Services, Inc.	7525 Tidewater Drive, Suite 45 City of Norfolk, VA	Approved 11/21/06
10/12/06	CitiFinancial Services, Inc.	251 W. Lee Highway, Suite 243 Warrenton, Fauquier County, VA	Approved 11/21/06
10/12/06	CitiFinancial Services, Inc.	1223 N. Lee Highway Rockbridge County, VA	Approved 11/21/06
10/27/06	Atlantic Discount Corp.	1000 Airline Boulevard City of Portsmouth, VA	Pending

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**Consumer Finance -- Applications Received and/or Acted Upon**

**New Consumer Finance Offices**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/30/06	CitiFinancial Services, Inc.	1632 B Tappahannock Boulevard Tappahannock, Essex County, VA	Approved 11/28/06
10/30/06	CitiFinancial Services, Inc.	1514 Parham Road Henrico County, VA	Approved 11/28/06
11/16/06	CitiFinancial Services, Inc.	2465 Centreville Road, Unit J21 Herndon, Fairfax County, VA	Approved 12/19/06
12/27/06	Nations Premier Mortgage Inc.	4080 Lafayette Center Drive, Suite 190 Chantilly, VA	Pending
12/27/06	Lendmark Financial Services, Inc.	9928 Liberia Avenue Manassas, VA	Pending
12/27/06	Lendmark Financial Services, Inc.	7526 West Broad Street Richmond, VA	Pending
12/27/06	Lendmark Financial Services, Inc.	3304 Taylor Road, Suite F Chesapeake, VA	Pending
12/27/06	Lendmark Financial Services, Inc.	3032 South Crater Road Petersburg, VA	Pending
12/27/06	Lendmark Financial Services, Inc.	1862 Abbey Road Charlottesville, VA	Pending
12/27/06	Lendmark Financial Services, Inc.	1320 Central Park Boulevard, Suite 104 Fredericksburg, VA	Pending

**Office Relocations**

<u>Received</u>	<u>Institution</u>	<u>From/To</u>	<u>Activity</u>
12/20/05	American General Financial Services of America, Inc.	From: 550 N. Main Street City of Emporia, VA To: Emporia Commons Shopping Center 301 Market Drive Suite J City of Emporia, VA	Approved 01/12/06
01/31/06	Beneficial Virginia Inc.	From: 6097 George Washington Memorial Gloucester, Gloucester County, VA To: 6888 Main Street Gloucester, Gloucester County, VA	Approved 02/01/06



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**Consumer Finance -- Applications Received and/or Acted Upon**

**Office Relocations**

<u>Received</u>	<u>Institution</u>	<u>From/To</u>	<u>Activity</u>
02/02/06	American General Financial Services of America, Inc.	From: 7102 Hull Street Road, Suite D Chesterfield County, VA To: Oxbridge Square Shopping Center, 9925 Hull Street Road Chesterfield County, VA	Approved 02/10/06
02/09/06	Wells Fargo Financial Virginia, Inc.	From: 410 Albemarle Square Albemarle County, VA To: 225 Connor Drive Albemarle County, VA	Approved 02/10/06
03/10/06	CitiFinancial Auto Corporation	From: 801 Volvo Parkway, Suite 142 & 143 City of Chesapeake, VA To: 870 Greenbrier Circle City of Chesapeake, VA	Approved 03/14/06
05/09/06	American General Financial Services of America, Inc.	From: 369 West Main Street City of Covington, VA To: 1252 Craig Avenue City of Covington, VA	Approved 05/10/06
05/10/06	American General Financial Services of America, Inc.	From: 44 Mine Road, Suite 6 Stafford, Stafford County, VA To: Reeves Office Plaza, 685 Garrisonville Road, Suite 101 Stafford County, VA	Approved 05/30/06
06/06/06	CitiFinancial Auto Corporation	From: 10422 Midlothian Turnpike Chesterfield County, VA To: 10800 Midlothian Turnpike, Suite 307 Chesterfield County, VA	Approved 06/07/06
06/13/06	American General Financial Services of America, Inc.	From: 524 North Main Street South Boston, Halifax County, VA To: 3603 Old Halifax Road, Suite 700 Halifax County, VA	Approved 06/19/06
06/15/06	CitiFinancial Auto Corporation	From: 2025 Plank Road City of Fredericksburg, VA To: 10300 Spotsylvania Avenue Spotsylvania County, VA	Approved 06/20/06
06/21/06	American General Financial Services of America, Inc.	From: 325 E. Main Street, Suites A&B Wytheville, Wythe County, VA To: Wytheville Commons 330 Commonwealth Drive, Suite 6 Wytheville, Wythe County, VA	Approved 07/12/06
08/11/06	CitiFinancial Services, Inc.	From: 1580 N. Franklin Street, Suite 4 Christiansburg, Montgomery County, VA To: 1580 N. Franklin Street, Suite 2 Christiansburg, Montgomery County, VA	Approved 08/15/06

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**Consumer Finance -- Applications Received and/or Acted Upon**

**Office Relocations**

<u>Received</u>	<u>Institution</u>	<u>From/To</u>	<u>Activity</u>
08/15/06	CitiFinancial Services, Inc.	From: 7445 Lee Davis Road Mechanicsville, Hanover County, VA To: 7500 Jackson Arch Drive, Suite C Mechanicsville, Hanover County, VA	Approved 08/15/06
08/15/06	CitiFinancial Services, Inc.	From: 13810 C Braddock Road Centreville, Fairfax County, VA To: 6011 Centreville Crest Lane Suite 51 Centreville, Fairfax County, VA	Approved 08/15/06
09/18/06	Wells Fargo Financial Virginia, Inc.	From: 7622 Stream Walk Lane Prince William County, VA To: 8100 Ashton Avenue Prince William County, VA	Approved 09/20/06
10/11/06	CitiFinancial Services, Inc.	From: 2316-C West Mercury Boulevard City of Hampton, VA To: 2014 Coliseum Drive City of Hampton, VA	Approved 11/06/06
10/17/06	American General Financial Services of America, Inc.	From: 2707 Market Street Christiansburg, Montgomery County, VA To: Spradlin Farm Shopping Center, 85 Conston Avenue Christiansburg, Montgomery County, VA	Approved 10/20/06
11/16/06	American General Financial Services of America, Inc.	From: 111 North Main Street Blackstone, Nottoway County, VA To: Blackstone Shopping Center 1539 S. Main Street, Suite 1539 Blackstone, Nottoway County, VA	Approved 12/11/06
12/19/06	CitiFinancial Services, Inc.	From: 51 West Jubal Early Drive City of Winchester, VA To: 381 Gateway Drive, Suite 2 Frederick County, VA	Approved 12/22/06

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**Consumer Finance -- Status Changes**

**Office Openings**

January	26	American General Financial Services of America, Inc. opened a consumer finance office at 150 Elden Street, Suite 170, Herndon, Fairfax County, VA
February	01	Wells Fargo Financial Virginia, Inc. opened a consumer finance office at 5946-A Richmond Highway, Fairfax County, VA
February	01	Wells Fargo Financial Virginia, Inc. opened a consumer finance office at 10419 Midlothian Turnpike, Chesterfield County, VA
March	09	CitiFinancial Services, Inc. opened a consumer finance office at 6328 Richmond Highway, Suite J, Fairfax County, VA
June	06	American General Financial Services of America, Inc. opened a consumer finance office at 12760 Jefferson Davis Highway, Chester, Chesterfield County, VA
June	06	CitiFinancial Services, Inc. opened a consumer finance office at 47010 Community Plaza, Suite 110, Sterling, Loudoun County, VA
June	08	CitiFinancial Services, Inc. opened a consumer finance office at 11217-B Lee Highway, Fairfax County, VA
July	10	American General Financial Services of America, Inc. opened a consumer finance office at 376 Waterloo Street, Warrenton, Fauquier County, VA
November	10	Beneficial Virginia Inc. opened a consumer finance office at 267 Garrisonville Road, Suite 101, Stafford County, VA
December	12	CitiFinancial Services, Inc. opened a consumer finance office at 1223 N. Lee Highway, Rockbridge County, VA
December	18	CitiFinancial Services, Inc. opened a consumer finance office at 1632 B Tappahannock Boulevard, Tappahannock, Essex County, VA
December	20	CitiFinancial Services, Inc. opened a consumer finance office at 251 W. Lee Highway, Suite 243, Warrenton, Fauquier County, VA

**Office Relocations**

February	13	Equity One Consumer Loan Company, Inc. relocated a consumer finance office from 105 Ponderosa Drive, Christiansburg, Montgomery County, VA to Village Square, 446 Peppers Ferry Rd, Christiansburg, Montgomery County, VA
February	20	American General Financial Services of America, Inc. relocated a consumer finance office from 550 N. Main Street, City of Emporia, VA to Emporia Commons Shopping Center, 301 Market Drive Suite J, City of Emporia, VA
May	01	CitiFinancial Auto Corporation relocated a consumer finance office from 801 Volvo Parkway, Suite 142 & 143, City of Chesapeake, VA to 870 Greenbrier Circle, City of Chesapeake, VA
May	11	Beneficial Virginia Inc. relocated a consumer finance office from 6097 George Washington Memorial, Gloucester, Gloucester County, VA to 6888 Main Street, Gloucester, Gloucester County, VA
July	06	CitiFinancial Auto Corporation relocated a consumer finance office from 10422 Midlothian Turnpike, Chesterfield County, VA to 10800 Midlothian Turnpike, Suite 307, Chesterfield County, VA
July	14	American General Financial Services of America, Inc. relocated a consumer finance office from 524 North Main Street, South Boston, Halifax County, VA to 3603 Old Halifax Road, Suite 700, Halifax County, VA
July	17	American General Financial Services of America, Inc. relocated a consumer finance office from 325 E. Main Street, Suites A&B, Wytheville, Wythe County, VA to Wytheville Commons 330 Commonwealth Drive, Suite 6, Wytheville, Wythe County, VA

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**Consumer Finance -- Status Changes**

**Office Relocations**

July	24	American General Financial Services of America, Inc. relocated a consumer finance office from 44 Mine Road, Suite 6, Stafford, Stafford County, VA to Reeves Office Plaza, 685 Garrisonville Road, Suite 101, Stafford County, VA
July	25	CitiFinancial Auto Corporation relocated a consumer finance office from 2025 Plank Road, City of Fredericksburg, VA to 10300 Spotsylvania Avenue, Spotsylvania County, VA
August	07	American General Financial Services of America, Inc. relocated a consumer finance office from 369 West Main Street, City of Covington, VA to 1252 Craig Avenue, City of Covington, VA
September	18	CitiFinancial Services, Inc. relocated a consumer finance office from 1580 N. Franklin Street, Suite 4, Christiansburg, Montgomery County, VA to 1580 N. Franklin Street, Suite 2, Christiansburg, Montgomery County, VA
November	06	CitiFinancial Services, Inc. relocated a consumer finance office from 13810 C Braddock Road, Centreville, Fairfax County, VA to 6011 Centreville Crest Lane Suite 51, Centreville, Fairfax County, VA
November	06	CitiFinancial Services, Inc. relocated a consumer finance office from 7445 Lee Davis Road, Mechanicsville, Hanover County, VA to 7500 Jackson Arch Drive, Suite C, Mechanicsville, Hanover County, VA
November	13	CitiFinancial Services, Inc. relocated a consumer finance office from 2316-C West Mercury Boulevard, City of Hampton, VA to 2014 Coliseum Drive, City of Hampton, VA

**Office Closings**

February	01	Wells Fargo Financial Acceptance Virginia, Inc. closed a consumer finance office at 10419 Midlothian Turnpike, Chesterfield County, VA
February	01	Wells Fargo Financial Acceptance Virginia, Inc. closed a consumer finance office at 5946A Richmond Highway, Fairfax County, Fairfax County, VA
February	27	Jefferson Finance Company closed a consumer finance office at 440 Park Avenue, Norton, City of Norton, VA
June	16	Equity One Consumer Loan Company, Inc. closed a consumer finance office at 305 East Market Street, Unit N, Leesburg, Loudoun County, VA

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**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 2006**

COMPANY	NUMBER OF OFFICES
1. Bynum Finance Corporation	1
2. Franklin Finance Company, Incorporated	1
3. Knight Finance Company	1
4. Parks Finance Service, Inc.	2
5. Piedmont Finance Service, Incorporated	1
6. Rocuda Finance Co.	1
7. Sussex Finance & Loan Corporation	1
TOTAL	8

\* Those consumer finance companies that only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

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**CHAIN\* CONSUMER FINANCE COMPANIES**  
**AS OF DECEMBER 31, 2006**

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COMPANY	NUMBER OF OFFICES
1. American General Financial Services of America, Inc.	63
2. Beneficial Virginia Inc.	37
3. CitiFinancial Auto Corporation	8
4. CitiFinancial Services, Inc.	63
5. Commonwealth Finance, LLC	2
6. Equity One Consumer Loan Company, Inc.	24
7. SLM Financial Corporation	9
8. Southern Finance Corp.	1
9. Union Finance Corporation	2
10. Wells Fargo Financial Virginia, Inc.	14
<b>TOTAL</b>	<b>223</b>

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\* Consumer finance companies, or any affiliates, that operate in other states in addition to Virginia and/or are affiliated with a bank holding company.

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**Consumer Finance -- List of Licensed Offices**

**American General Financial Services of America, Inc.**

CF-1185 121 Junction Drive, Ashland, VA 23005  
CF-1070 US Highway 23 and Alternate Route 58, PO Box 269, Big Stone Gap, VA 24219  
CF-1079 111 North Main Street, Blackstone, VA 23824  
CF-2023 1760 Rio Hill Center, Charlottesville, VA 22901  
CF-1075 360 Pantops, Charlottesville, VA 22911  
CF-2163 518 North Main Street, Chase City, VA 23924  
CF-1076 2 South Main Street, Chatham, VA 24531  
CF-2024 1406 Battlefield Boulevard North, Chesapeake, VA 23320-4440  
CF-2018 4300 Portsmouth Boulevard Suite 178, Chesapeake, VA 23321  
CF-2524 12760 Jefferson Davis Highway, Chester, VA 23831-5308  
CF-2038 2707 Market Street, Christiansburg, VA 24073-0299  
CF-2354 629 Southpark Boulevard, Colonial Heights, VA 23834  
CF-2025 369 West Main Street, Covington, VA 24426  
CF-1080 327 Southgate Center, Culpeper, VA 22701  
CF-1081 625 Piney Forest Road, Suite 201, Danville, VA 24540  
CF-1083 P O Box 193, Elkton, VA 22827  
CF-1084 Emporia Commons Shopping Center, 301 Market Drive, Suite J, Emporia, VA 23847  
CF-2014 Shops at Fairlawn 7345 Lee Highway , Ste 12, Fairlawn, VA 24141  
CF-1087 1506 South Main Street, Suite 24, Farmville, VA 23901  
CF-1088 3940 Plank Road, Suite H, Fredericksburg, VA 22407  
CF-1089 290 Remount Road, Front Royal, VA 22630  
CF-2189 Galax Plaza Shopping Center, 544 E. Stuart Drive Suite B, Galax, VA 24333-2231  
CF-1090 6649 Market Drive, P O Box 631, Gloucester, VA 23061  
CF-1091 3007 West Mercury Blvd, Hampton, VA 23666  
CF-1073 1790 E. Market Street, Suite 152, Harrisonburg, VA 22801-5113  
CF-2516 150 Elden Street, Suite 170, Herndon, VA 20170  
CF-1093 Cedar One U S Route 19, Lebanon, VA 24266  
CF-1094 534 East Market Street, Leesburg, VA 20176  
CF-2165 90 E Midland Trail Suite 200, Lexington, VA 24450-5729  
CF-1095 501 East Main Street, Suite 112, Louisa, VA 23093  
CF-2020 2120 Wards Road, Lynchburg, VA 24502  
CF-1097 10350 Portsmouth Road, Manassas, VA 22109-8007  
CF-2064 2776 Greensboro Road, Martinsville, VA 24112  
CF-2030 7144 Mechanicsville Turnpike, Mechanicsville, VA 23111  
CF-2021 445-2 Oriana Road, Newport News, VA 23608-3742  
CF-2015 5957-5 Virginia Beach Boulevard, Norfolk, VA 23502  
CF-1098 25322 Lankford Highway, Onley, VA 23418  
CF-2161 567 N. Madison Road, P O Box 551, Orange, VA 22960  
CF-1099 3323-A South Crater Road, Petersburg, VA 23803  
CF-2028 5245 South Laburnum Avenue, Richmond, VA 23231  
CF-2027 5664 Brook Road, Richmond, VA 23227  
CF-2031 7102 Hull Street Road, Suite D, Richmond, VA 23235-0126  
CF-2036 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, Richmond, VA 23294  
CF-2034 1369 Towne Square Boulevard, Roanoke, VA 24012  
CF-2035 3739 Franklin Road S.W., Roanoke, VA 24014  
CF-1102 928 Tanyard Road, P O Box 531, Rocky Mount, VA 24151  
CF-1103 524 North Main Street, South Boston, VA 24592  
CF-2158 1167 East Atlantic Street, South Hill, VA 23970  
CF-2243 44 Mine Road, Suite 6, Stafford, VA 22554  
CF-2032 850 Statler Square, Suite 113, Staunton, VA 24401  
CF-2164 2815-K Godwin Boulevard, Suffolk, VA 23434  
CF-1104 1830 Tappahannock Boulevard, P. O. Box 845, Tappahannock, VA 22560-0845  
CF-1140 5220 Fairfield Shopping Center , Suite 12, Virginia Beach, VA 23464

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**Consumer Finance -- List of Licensed Offices**

**American General Financial Services of America, Inc. (Continued)**

CF-2042 829 Lynnhaven Parkway, Suite 120, Virginia Beach, VA 23452  
CF-2528 376 Waterloo Street, Warrenton, VA 20186  
CF-1108 195 Main Street, Warsaw, VA 22572  
CF-2160 901-K West Broad Street, P. O. Box 932, Waynesboro, VA 22980  
CF-2039 Holston Shopping Center, P O Box 2188, Weber City, VA 24251  
CF-1109 2810 Valley Avenue, Winchester, VA 22601  
CF-1110 157 Plaza Road, Wise, VA 24293  
CF-2040 1952 Daniel Stuart Square, Woodbridge, VA 22191  
CF-1112 480 North Main Street, P O Box 143, Woodstock, VA 22664-0143  
CF-2203 325 E. Main Street, Wytheville, VA 24382

**Beneficial Virginia Inc.**

CF-781 Huntington Station, 5908 N Kings Highway, Alexandria, VA 22303  
CF-2312 North Washington Hwy, Suite 245 A, Ashland, VA 23005  
CF-2310 810 Blue Ridge Avenue, Suite F, Bedford, VA 24523  
CF-260 1315 Euclid Avenue, Bristol, VA 24201  
CF-885 460 Shoppers World Court, Charlottesville, VA 22901  
CF-952 3916 Portsmouth Blvd, Stonebridge Plaza, Unit A-7, Chesapeake, VA 23321  
CF-506 701-R North Battlefield Blvd, Woodford Square Shopping Center, Chesapeake, VA 23320  
CF-259 12114 Bermuda Crossroads Lane, Chester, VA 23831  
CF-2184 425 North Franklin Street, Christiansburg, VA 24073  
CF-2289 613 Meadowbrook Shopping Center, Culpeper, VA 22701  
CF-468 Riverside Shopping Center, 3310 Riverside Drive, Danville, VA 24541  
CF-753 Gatewood Plaza, 10201 Lee Highway, Suite 170, Fairfax, VA 22030  
CF-531 2035 Plank Road, Suite 5, Westwood, Shopping Center, Fredericksburg, VA 22401-5103  
CF-2232 310 Commerce Avenue, Front Royal, VA 22630  
CF-2290 6097 George Washington Memorial Hwy, Gloucester, VA 23061  
CF-930 Spotswood Square Shopping Center, 1790 East Market Street, Store #18, Harrisonburg, VA 22801  
CF-522 3412 Waterlick Road, Suite L, Lynchburg, VA 24502  
CF-768 Bulls Run Shopping Center, 10780 Sudley Manor Drive, Manassas, VA 20109  
CF-2206 247 W. Commonwealth Boulevard, Martinsville, VA 24112  
CF-941 Victorian Square, 10809 Hull St. Rd., Midlothian, VA 23112-3315  
CF-812 14501-I Warwick Blvd, Newport News, VA 23608  
CF-32 5900 Virginia Beach Blvd Ste 244, Norfolk, VA 23502  
CF-71 3330 South Crater Road, Petersburg, VA 23803  
CF-639 4842 South Laburnum Avenue, Richmond, VA 23231  
CF-869 9045-5 West Broad Street Road, Richmond, VA 23229  
CF-1019 6427 Williamson Road, Roanoke, VA 24019  
CF-2308 Hunting Hill Shopping Center, 4208 Franklin Road Unit K, Roanoke, VA 24018  
CF-2530 267 Garrisonville Road, Suite 101, Stafford, VA 22554-1527  
CF-2212 21800 Town Center Plaza Ste 274C, Sterling, VA 20167  
CF-2196 Executive Center, 424 Market Street, Suite 102, Suffolk, VA 23434  
CF-459 1554 Laskin Road, Suite 102, Virginia Beach, VA 23451  
CF-623 6531-33 Auburn Drive, Virginia Beach, VA 23464  
CF-923 250 North Poplar Avenue, Suite F, Waynesboro, VA 22980-4360  
CF-2207 137 Monticello Avenue, Williamsburg, Shopping Center, Williamsburg, VA 23188  
CF-292 Pleasant Valley Marketplace, 2029 South Pleasant Valley Road, Winchester, VA 22601  
CF-723 1979 Daniel Stuart Square, Woodbridge, VA 22194-3316  
CF-2313 Mountain View Square Shopping Center, 1480 East Main Street, Suite 11, Wytheville, VA 24382

**Bynum Finance Corporation**

CF-233 430 County Street, P O Box 788, Portsmouth, VA 23705

**CitiFinancial Auto Corporation**

CF-817 801 Volvo Parkway, Suite 142 & 143, Chesapeake, VA 23320-2811



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**Consumer Finance -- List of Licensed Offices**

**CitiFinancial Auto Corporation (Continued)**

CF-2221 2025 Plank Road, Fredericksburg, VA 22401  
CF-820 739 Thimble Shoals Blvd Suite 306, Newport News, VA 23606  
CF-825 3287 South Crater Road, PO Box 1527, Petersburg, VA 23805  
CF-2216 142 Kents Ridge Road, Richlands, VA 24641  
CF-2128 10800 Midlothian Turnpike, Suite 307, Richmond, VA 23235  
CF-2233 4218 Brambleton Avenue SW, Roanoke, VA 24018  
CF-828 3615 Virginia Beach Blvd, PO Box 2234, Virginia Beach, VA 23450

**CitiFinancial Services, Inc.**

CF-2259 203 West Main Street, Abingdon, VA 24210  
CF-2521 6328 Richmond Highway, Suite J, Alexandria, VA 22306  
CF-2420 13810 C Braddock Road, Centreville, VA 22020  
CF-2060 2017 Woodbrook Court, Charlottesville, VA 22901  
CF-2419 2114 Angus Road, Suite 102, Charlottesville, VA 22901  
CF-2059 1200 North Battlefield Boulevard, Suite 122, Chesapeake, VA 23320  
CF-2089 3325 Taylor Road, Suite 114, Chesapeake, VA 23321  
CF-2090 12639 Jefferson Davis Highway, Chester, VA 23831  
CF-2049 1580 N. Franklin Road, Suite 4, Christiansburg, VA 24073  
CF-2500 3408 Virginia Avenue, Collinsville, VA 24078  
CF-2263 536 South Park Boulevard, Colonial Heights, VA 23834  
CF-2501 798 Southpark Boulevard, Suite 30, Colonial Heights, VA 23834  
CF-2452 329 B Southgate Shopping Center, Culpeper, VA 22701  
CF-2497 204 Westover Drive, Danville, VA 24541  
CF-2264 2420 Riverside Drive, Danville, VA 24540  
CF-2411 749 Piney Forest Road, Danville, VA 24540  
CF-2523 11217-B Lee Highway, Fairfax, VA 22030  
CF-2495 7115 Leesburg Pike, Suite 102, Falls Church, VA 22043  
CF-2491 1506 S. Main Street, Unit 10, Farmville, VA 23901  
CF-2481 1100-142 Armory Drive, Franklin, VA 23851  
CF-2331 20 Plantation Drive, Fredericksburg, VA 22406  
CF-2409 4300 Plank Road Suite 210, Fredericksburg, VA 22401  
CF-2423 411 E. South Street, Front Royal, VA 22404  
CF-2050 969 East Stuart Drive, Galax, VA 24333  
CF-2490 2189 Cunningham Drive, Hampton, VA 23666  
CF-2057 2316-C West Mercury Boulevard, Hampton, VA 23666  
CF-2412 182 S. 10 Neff Avenue, Harrisonburg, VA 22801  
CF-2047 531-C East Market Street, Leesburg, VA 22075  
CF-2537 1223 N. Lee Highway, Lexington, VA 24450  
CF-2488 2225 Lakeside Drive, Unit C-1, Lynchburg, VA 24504-4057  
CF-2271 3700 Candler's Mountain Road, Suite 540, Lynchburg, VA 24502  
CF-2418 119 B Seminole Plaza, Madison Heights, VA 24572  
CF-2179 8367 Sudley Road Manaport Plaza, Manassas, VA 22110  
CF-2273 2541 Greensboro Road, P O Box 828, Martinsville, VA 24114  
CF-2274 7500 Jackson Arch Drive, Suite C, Mechanicsville, VA 23111  
CF-2410 12785 Jefferson Avenue, Newport News, VA 23602  
CF-2275 550-C Oyster Point Road, Newport News, VA 23602  
CF-2052 Memorial Square Shopping Center, 1060 Memorial Drive, Pulaski, VA 24301  
CF-2489 7460 Lee Highway, Radford, VA 24141  
CF-2413 1324 Front Street, Richlands, VA 24641  
CF-2422 10805 Midlothian Turnpike, Richmond, VA 23235  
CF-2408 2710 Enterprise Parkway, Richmond, VA 23229  
CF-2494 3129 Mechanicsville Turnpike, Richmond, VA 23223  
CF-2492 7112-A Hull Street Road, Richmond, VA 23235  
CF-2058 8245 Hull Street Road, Richmond, VA 23235

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**CitiFinancial Services, Inc. (Continued)**

CF-945 2014 Electric Road SW, Suite 60, Roanoke, VA 24018  
CF-646 6701 Peters Creek Road Suite 107, P O Box 7948, Roanoke, VA 24019  
CF-2279 1465 West Main Street, Salem, VA 24153  
CF-2483 4019 Halifax Road, Suite B, South Boston, VA 24592  
CF-2098 7219 Commerce Street, Springfield, VA 22150  
CF-2281 108 Statler Square, Staunton, VA 24401  
CF-2282 1447-49 North Main Street, Suffolk, VA 23434  
CF-2541 1632 B Tappahannock Boulevard, Tappahannock, VA 22560  
CF-2056 3809 Princess Anne Road, Suite 107, Virginia Beach, VA 23456  
CF-2328 4000 Virginia Beach Boulevard, Virginia Beach, VA 23452  
CF-2484 5386 Kemps River Drive, Suite 108, Virginia Beach, VA 23464  
CF-647 967 Providence Square, Suite 16, Virginia Beach, VA 23464  
CF-2538 251 W. Lee Highway, Suite 243, Warrenton, VA 20186  
CF-2485 2522 Jefferson Highway, Suite 102, Waynesboro, VA 22980  
CF-2168 5251-30 John Tyler Highway, Williamsburg, VA 23185  
CF-2062 51 West Jubal Early Drive, Winchester, VA 24073  
CF-2286 13265 Worth Avenue, Woodbridge, VA 22192  
CF-2487 800 E. Main Street, Suite 330, Wytheville, VA 24382

**Commonwealth Finance, LLC**

CF-2506 P O Box 706, Christiansburg, VA 24073-3138  
CF-2505 P O Box 1403, Salem, VA 24153

**Equity One Consumer Loan Company, Inc.**

CF-2426 340 Towne Centre Drive, Abingdon, VA 24210  
CF-2434 570 Shoppers World Court, Charlottesville, VA 22901  
CF-2512 732 Eden Way North, Unit 3, Chesapeake, VA 23320  
CF-2430 105 Ponderosa Drive, Christiansburg, VA 24073  
CF-2431 456 Charles H. Dimmock Pkwy, Suite 4, Colonial Heights, VA 23834  
CF-2425 211 Southgate Shopping Center, Culpeper, VA 22701  
CF-2435 3303 US Highway 29, Suite C, Danville, VA 24540  
CF-2442 406B West Spotswood Trail, Elkton, VA 22827  
CF-2440 202 South Clark Street, Suite 3, Farmville, VA 23901  
CF-2445 18013 Forest Road, Suite E-02, Forest, VA 24551  
CF-2428 3439 Jefferson Davis Highway, Fredericksburg, VA 22407  
CF-2439 1641 East Market Street, Unit 10, Harrisonburg, VA 22801  
CF-2456 305 East Market Street Unit N, Leesburg, VA 20175  
CF-2437 1914 Virginia Avenue, Martinsville, VA 20112  
CF-2513 6102 Brashier Boulevard, Suite 6, Mechanicsville, VA 23111  
CF-2446 6717 Lake Harbour Drive, P O Box 5175, Midlothian, VA 23112  
CF-2448 11712 Jefferson Avenue, Unit M, Newport News, VA 23606  
CF-2429 25258 Lankford Highway, Onley, VA 23418  
CF-2427 8906 West Broad Street, Suite 1, Richmond, VA 23294  
CF-2436 4345 Starkey Road, Roanoke, VA 24014  
CF-2444 617 Greenville Avenue, Staunton, VA 24401  
CF-2433 4239 Holland Road, Suite 756, Virginia Beach, VA 23452  
CF-2432 Times Square Shopping Center, 4268 Richmond Road, Warsaw, VA 22572  
CF-2438 45 Featherbed Lane, Winchester, VA 22601

**Franklin Finance Company, Incorporated**

CF-458 276 South Main Street, PO Box 59, Rocky Mount, VA 24151

**Knight Finance Company**

CF-532 113 South Saratoga Street, Suffolk, VA 23434

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**Parks Finance Service, Inc.**

- CF-2332 P O Box 510, Altavista, VA 24517
- CF-537 Hupps Mill Plaza Shopping Center, PO Box 187, South Boston, VA 24592

**Piedmont Finance Service, Incorporated**

- CF-722 Waller Building, Main Street, P O Box 708, Gretna, VA 24557

**Rocuda Finance Co.**

- CF-2240 2879 Virginia Avenue, Collinsville, VA 24078

**SLM Financial Corporation d/b/a Sallie Mae Financial**

- CF-2346 308 Front Street, Abingdon, VA 24210
- CF-2511 3105 American Legion Road Ste D, Chesapeake, VA 23321
- CF-2342 2898 Virginia Avenue, Collinsville, VA 24078
- CF-2340 500 Piney Forest Road, Danville, VA 24540
- CF-2341 1700 South Main Street, Farmville, VA 23901
- CF-2350 4856 George Washington Memorial Hwy, Hayes, VA 23070
- CF-2343 411 S. Hicks Street, Lawrenceville, VA 23868
- CF-2339 25377 Lankford Highway Suite C, Onley, VA 23418
- CF-2504 9215 Midlothian Turnpike, Richmond, VA 23235

**Southern Finance Corp.**

- CF-2247 190 U.S. Highway 23 North, Weber City, VA 24290

**Sussex Finance & Loan Corporation**

- CF-942 The Finance Building, 364 West Main Street, PO Box 27, Waverly, VA 23890

**Union Finance Corporation**

- CF-1186 28 Goodrich Avenue, Petersburg, VA 23805
- CF-1121 1703 B North Main Street, PO Box 1217, Suffolk, VA 23434

**Wells Fargo Financial Virginia, Inc.**

- CF-2192 374 South Pickett Street, Alexandria, VA 22304
- CF-2519 5946-A Richmond Highway, Alexandria, VA 22303-1871
- CF-2167 410 Albemarle Square, Charlottesville, VA 22044
- CF-1184 1705 Parkview Drive, Suite 26, Chesapeake, VA 23320
- CF-2244 3940 Plank Road, Fredericksburg, VA 22407
- CF-2127 10835 West Broad Street, Glen Allen, VA 23060
- CF-1152 2400 Cunningham Drive, Hampton, VA 23666
- CF-2503 12505 Dillingham Square, Lake Ridge, VA 22192-5260
- CF-1199 7622 Stream Walk Lane, Manassas, VA 22110
- CF-2502 5802 East Virginia Beach Boulevard, Norfolk, VA 23502
- CF-2518 10419 Midlothian Turnpike, Richmond, VA 23235-4407
- CF-1010 9710 Midlothian Turnpike, Richmond, VA 23235
- CF-2066 3524 Electric Road SW, Roanoke, VA 24018
- CF-1045 3101 Virginia Beach Blvd, Virginia Beach, VA 23452